Rick Torres, Solvang Car Insurance Agent, Publishes a Plan to Help Parents Prepare For Their Teen Taking the Driver’s Wheel

Most parents meet the question, “Mom (or Dad)! Can I get my driver’s license?” by mentally trying to recalculate the family budget and formulate a sensible answer past the sudden sadness at this first hint of an empty nest. “We all know that our teens are going to start driving someday but it always seems to surprise us,” says Rick Torres, State Farm car insurance agent from Solvang, “Our office has put together a plan to help parents prepare for getting their teens behind the wheel ahead of that great announcement.”

PASO ROBLES, Calif. (PRWEB) August 29, 2019 -- Most parents meet the question, “Mom (or Dad)! Can I get my driver’s license?” by mentally trying to recalculate the family budget and formulate a sensible answer past the sudden sadness at this first hint of an empty nest. “We all know that our teens are going to start driving someday but it always seems to surprise us,” says Rick Torres, State Farm car insurance agent from Solvang, “Our office has put together a plan to help parents prepare for getting their teens behind the wheel ahead of that great announcement.”

The new driver’s safety and increasing insurance premiums are at the top of parents’ concerns, and this plan addresses both concerns:

- Buying insurance for the teen driver: Adding an additional driver to the auto insurance is going to increase premiums, and premium rates for teen drivers can be higher than for an adult. State Farm Insurance has teen driver discount programs that can reduce the cost of car insurance.

- Teen driver safety: The Governors Highway Safety Association reports that “while the rate of teen driver-involved crashes has declined significantly over the last decade,” teen drivers are still 1.6 times more likely to be involved in a crash than adults.

Fortunately, through the combined efforts of concerned parents, insurance companies, government coalitions, and auto manufacturers, numerous resources are now available to help parents set safe driving boundaries for their teens.

Buying insurance for the teen driver

The best approach for obtaining insurance for the teen driver is having a plan ready before the big event. Talk to your insurance agent at least a year to six months before the teen reaches driving age. An early conversation helps parents prepare for the additional expense.

State Farm Insurance has teen driver discount programs that can reduce the cost of insurance. Discuss these programs with your agent.

Other ways for tackling the increased expense include:

- If possible, start setting aside an amount each month to help offset any increases in insurance premiums.
- When the teen is ready to drive, be honest about the financial and safety obligations and encourage your teen to contribute to his or her new responsibility. If a part-time job is out of the question at the time, consider ways the teen can earn some extra money closer to home.

- Driving is a responsibility and to most teens, it is also one of the rites of passage into adulthood. Attaching a manageable financial responsibility for driving is another way for parents to help teens prepare for moving into adulthood.

Teen driver safety

There are a variety of resources available to help parents get their teens safely behind the wheel. The first is to know the state laws that cover teen drivers. In California, that resource is the Department of Motor Vehicles.

State Farm Insurance provides online Teen Driving Tips and tips for a teen’s first car.

Teen driving tips include topics such as avoiding drinking and driving; driving tips during prom and graduation, texting, and tips to help parents help their teens be safer drivers.

State Farm’s recommendations for helping a teen choose the first car include what kinds of vehicles to avoid (such as those with a performance or racing image), and the safety features to include, such as stability control and anti-locking brakes.

Other resources include local teen driver education programs, the National Highway Traffic Safety Administration, and individual state motor vehicle departments.

Torres encourages parents with questions about insuring a teen driver to give his Solvang office a call.

RW Torres Insurance Agency, Inc.
540 Alisal Road, Suite 4
Solvang, CA 93463-2637
(805) 688-5418

This press release is by San Luis Obispo advertising company, Access Publishing, 806 9th Street, #2D, Paso Robles, CA 93446, (805) 226-9890.
Contact Information
Scott Brennan
Access Publishing
(805) 226-9890

Online Web 2.0 Version
You can read the online version of this press release here.